



Order Filed on June 12, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Albert Russo Standing Chapter 13 Trustee PO Box 4853 Trenton, NJ 08650 (609) 587-6888 Standing Chapter 13 Trustee
In re: Joseph V. Kozak Kimberly A. Golden-Kozak Debtor(s)

Case No.: 24-20167 / CMG

Chapter 13

Hearing Date: 6/11/2025 at 9:00 AM

Judge: Christine M. Gravelle

CHAPTER 13 TRUSTEE PRE-CONFIRMATION ORDER OF DISMISSAL

The relief set forth on the following page is hereby **ORDERED**.

DATED: June 12, 2025



Honorable Christine M. Gravelle, Chief Judge
United States Bankruptcy Judge

The Court having determined that dismissal of this case is appropriate, it is hereby

ORDERED that the debtor's case is dismissed.

and it is further

ORDERED that:

Pursuant to 11 U.S.C. § 349(b), this court for cause retains jurisdiction over any application filed within 14 days of the date of this order by any administrative claimant for funds on hand with the Chapter 13 Standing Trustee.

Any funds held by the Chapter 13 Standing Trustee from payments made on account of the debtor's plan shall be refunded to the debtor, less any applicable trustee fees and commissions, and after any remaining attorney fees and adequate protection payments, due under the plan, proposed or confirmed, or by Court order, are paid.

Any Order to Employer to Pay the Chapter 13 Trustee that has been entered in this case is vacated and the employer is ordered to cease wage withholding immediately.

All outstanding fees due to the Court are due and owing and must be paid within 7 days of the date of this order.

In re:
Joseph V. Kozak
Kimberly A. Golden-Kozak
Debtors

Case No. 24-20167-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 12, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph V. Kozak, Kimberly A. Golden-Kozak, 21 Manhattan Drive, Unit 71, Brick, NJ 08723-1806

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eamonn O'Hagan	on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov
George E Veitengruber, III	on behalf of Debtor Joseph V. Kozak bankruptcy@veitengruberlaw.com knapolitano15@gmail.com
George E Veitengruber, III	on behalf of Joint Debtor Kimberly A. Golden-Kozak bankruptcy@veitengruberlaw.com knapolitano15@gmail.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7